धोखाधड़ियों के मामलों में अंतर्ग्रस्त राशि आवश्यक नहीं है कि वास्तविक हानियों को दर्शाते हों जो अन्ततः बैंक वहन करते हैं। सामान्यतया दिए गए अग्रिमों को कवर करने के लिए बैंकों के पास कुछ प्रतिभूतियां होती हैं। बैंक दीवानी (सिविल) और अपराधिक मुकदमें में दायर करते हैं और उपयुक्त राहत प्राप्त करते हैं।

(ग) और (घ) भारतीय रिजर्व बैंक ने सूचित किया है कि बैंकों में धोखाधड़ियों के मुख्य कारणों में ये सम्मिलित हैं:— निर्धारित प्रणाली और प्रक्रियाओं के अनुपालन में परिचालन/पर्यवेक्षी कर्मचारियों द्वारा शिथिलता, बैंकों द्वारा अपने ग्राहकों में अतिविश्वास, नियंत्रणों और अन्य समय-परीक्षित सुरक्षापायों में शिथिलता का लाभ उठाने वाले बेईमान व्यक्तियों (कर्मचारी, ग्राहक और अन्य) सरकारी क्षेत्र के बैंकों ने सरकार और भारतीय रिजर्व बैंक के अनुरोध पर धोखाधड़ियों को रोकने के लिए समय-समय पर विभिन्न उपाय किए हैं। इन उपायों में ये सम्मिलित हैं:— बैंकों में नियंत्रण तंत्र को सुदृढ़ करने के लिए भारतीय रिजर्व बैंक द्वारा विस्तृत मार्गनिर्देश जारी करना, भारतीय रिजर्व बैंक द्वारा निरन्तर आधार पर धोखाधड़ियों के मामलों की पुनरीक्षा, विशिष्ट मामलों में उनकी कार्य प्रणाली के संबंध में बैंकों को जानकारी देते हुए उनकी पुनरावृत्त को रोकने के लिए अपेक्षित सुरक्षा उपाय बताना, परिचालनात्मक कार्मिकों को उपयुक्त प्रशिक्षण और रिपोर्ट किए गए धोखाधड़ी के प्रमुख मामलों की जांच और संवीक्षा के साथ-साथ भारतीय रिजर्व बैंक द्वारा धोखाधड़ी बहुत क्षेत्रों में प्रणाली और नियंत्रण व्यवस्था को शामिल करते हुए आकस्मिक निरीक्षण।

New Scheme for filing Income tax returns

720. SHRI GHUFRAN AZAM: Will the Minister of FINANCE be pleased to state:

(a) whether Government have recently launched a new scheme for filing of Income Tax returns under new economic criteria by IT payers in a number of citities; if so, the details of the scheme and the names of cities; and

(b) whether IT payers living in satellite towns around Delhi namely Ghaziabad, Faridabad, Noida and Gurgaon come in the ambit of this scheme, and if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHAJRAJ): (a) Finance Act, 1997, amended section 139 of Income Tax, 1961, providing for filing of returns of income in respect of persons who satisfy the requirements of ownership or use or expenditure on any two of the following four economic indicators:

(i) Ownership/lease of a motor vehicle;

(ii) Occupation of certain categories of notified immovable property whether by way of ownership of tenancy or otherwise;

(iii) Foreign travel; or

(iv) Subscription of a telephone.

These provisions are applicable with effect from 01.04.97 in Urban agglomerations of 12 citites which have been notified. These cities are Mumbai, Delhi, Chennai, Calcutta, Bangalore, Ahmedabad, Kanpur, Jaipur, Ludhiana, Hyderabad, Pune, Chandigarh including their urban agglomerations.

(b) Notified urban agglomeration of Delhi include State of Delhi, the areas comprised in Gurgaon Municipal Committee, the areas comprised in Faridabad Complex of District Faridabad, the areas comprised in Ghaziabad Municipality, the areas in the district of Ghaziabad notified by Government of Uttar Pradesh and regulated by Ghaziabad Development Authority and the areas notified by Government of Uttar Pradesh and regulated by New Okhla Industrial Development Authority (NOIDA).

Shortage of coins and currency notes

721. SHRI GHUFRAN AZAM: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware of the prevalent shortage of coins and small currency notes in the country causing much hardships to all sections of society;

(b) if so, the reasons therefor and remedies planned to meet the situation;

(c) whether Government had issued orders for rounding off paise to the nearest rupees about ten years back but the same has not been implemented so far; and

(d) if so, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHAJRAJ): (a) Yes, Sir.

(b) Shortage is due to limited capacity of our Mints and Security Presses. The Mints and Presses are being modernised to augment their capacity. Two new Security Printing Presses are also being set up by Reserve Bank of India. As a short term measure, Government has decided to import coins and currency notes.

(c) and (d) Yes, Sir. Orders for rounding off were issued in June, 1986. The orders have been implemented and fraction of a Rupee does not now appear in Government Accounts.

'Unclaimed' amounts lying with NBFCs

722. SHRI NARENDRA MOHAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that large number of Non-Banking Financial Companies have huge amounts lying with them as 'unclaimed' or 'forfeited' deposits;

(b) if so, whether any effort has been made to find out the amount of these "unclaimed" and "forfeited" deposits and with what result;

(c) if no effort has been made so far, the reasons therefor and whether there are any plans to do so now; and

(d) whether Government or RBI are thinking of devising any means to ensure that such NBFCs are not allowed to do any other business except "Finance"?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) to (c) As per the information gathered from the Annual Returns for the year ending March, 1996, submitted to Reserve Bank of India (RBI) by 10,194 Non-Banking Financial Companies (NBFCs), 524 companies reported, aggregate of Rs. 119 crores as unclaimed deposits which formed 0.26% of the total regulated deposits of Rs. 45,440 crores held by these NBFCs. The figure of unclaimed deposits relates to regulated deposits which include public deposits, non-convertible debentures and inter-corporate deposits. NBFCs are not expected to forfeit deposits and Residuary Non-Banking Companies (RNBCs) have been specifically precluded from forfeiting any deposits.

(d) There is no such proposal under consideration.

Steps to check frauds by NBFCs

723. SHRI NARENDRA MOHAN: Will the Minister of FINANCE be pleased to state:

(a) whether the CRB episode highlights the fact that regulators have not been able to keep pace with the rapid changes in the financial sector especially the NBFCs;

(b) to safeguard the interest of the depositors especially with Non-Banking Financial Companies whether a foolproof method against frauds has been evolved; and

(c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHAJRAJ): (a) Reserve Bank of India (RBI) have reported that even before the CRB episode surfaced, they were already seized of the inadequacy of the legislative framework to effectively control and regulate NBFCs. Accordingly, Reserve Bank of India Act has been amended in 1997 to provide RBI with more powers.

(b) and (c) RBI have been reviewing/revising on an on-going basis the supervisory measures to prevent possible frauds and other malpractices and to safeguard the interest of the depositors.